I.   **AMENDMENT**

   A. In the Claims

   Please amend the claims as follows:

   1. (Currently Amended)   A method of routing a communication, the method including:

   automatically capturing a number corresponding to an inbound communication from a debtor of a creditor,

   attempting to identify a caller from the number, and

   routing the communication to an outbound communication path regardless of whether the caller is identified, to one of a plurality of credit-counseling agencies, wherein the routing is responsive to the number and to whether the caller is identified, and to the creditor's referral criteria.

   2. (Currently Amended)   A method of routing a communication, the method including:

   capturing, automatically, a number corresponding to an inbound communication from a debtor of a creditor;

   attempting, automatically, to identify a caller from the number; and

   routing, automatically, the communication to an outbound communication path to one of a plurality of credit-counseling agencies, regardless of whether the caller is identified, wherein the routing is responsive to the number and to whether a prior communication was received from the caller, and if the caller is identified, responsive to the creditor's referral criteria.

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3. (Currently Amended)   A method of controlling an automatic communication routing system, the method including:

controlling, with a computer program, an automatic communication routing system, wherein the computer program controls the system to perform operations of:

attempting to identify a caller from an inbound communication;

capturing a network address corresponding to the communication; and

routing the communication to an outbound communication path to one of a plurality of credit-counseling agencies,, regardless of whether the caller is successfully identified, and a prior communication to the system by the caller causes the computer program to follow a different program logic path in carrying out the routing, and wherein, if the caller is identified, said routing is responsive to a creditor's referral criteria.

4. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, performing a database look up of a dialed number information service number (DNIS) and an automatic number identification (ANI) number.

5. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, performing a database look up of a dialed number information service number (DNIS) and an automatic number identification (ANI) number.

6. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified, performing a database look up of a

last time when the caller called.

7. (Previously presented)   The method of claim 6, wherein the caller is successfully identified as a credit card customer.

8. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified, performing a database look up of an outbound call number associated with the caller.

9. (Previously presented)   The method of claim 8, wherein the caller is successfully identified as a credit card customer.

10. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified as a credit card customer, performing a database look up of a social security number associated with the caller.

11. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store an automatic number identification (ANI) area code associated with the inbound communication.

12. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store an outbound call number associated with the inbound communication.

13. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a dialed number information service number (DNIS) and an automatic number identification (ANI) number associated with the inbound communication.

14. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a state of origin associated with the inbound communication.

15. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a start date associated with the inbound communication.

16. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a start time associated with the inbound communication.

17. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a credit card number associated with the inbound communication.

18. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store an outbound call number associated with the inbound communication.

19. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a call result associated with the inbound communication.

20. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes, once the caller is not successfully identified, accessing a database to store a call end time associated with the inbound communication.

21. (Previously presented)   The method of any one of claims 1-3, wherein database data associated with the caller controls selection of a call routing model.

22. (Previously presented)   The method of claim 21, wherein the database comprises an interactive voice response portion, and further including populating the portion with customer data.

23. (Previously presented)   The method of any one of claims 1-3, wherein the routing is carried out, at least in part, based on a percentage of calls going to two or more agencies.

24. (Previously presented)   The method of any one of claims 1-3, wherein the routing is carried out, at least in part, based on a state where the call originated from.

25. (Previously presented)   The method of any one of claims 1-3, wherein the

routing includes seizing an outbound channel and sending dual-tone multi-frequency (DTMF) digits down the channel.

26. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes seizing an outbound channel and sending dual-tone multi-frequency (DTMF) digits down the channel.

27-33. (Cancelled)

34. (New)   A method of transferring an inbound communication to one of a plurality of credit-counseling agencies, the method including the steps of:

receiving an inbound communication from a debtor of a creditor in a manner sufficient to identify a referrer identity corresponding to the creditor;

selecting which one of a plurality of credit-counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor's referral criteria responsive to the referrer identity; and

connecting the inbound communication to an outbound communication path to the one of the plurality of the credit-counseling agencies in accordance with the creditor's referral criteria.

35. (New)   The method of claim 34, wherein the step of receiving is carried out with said inbound communication including a telephone connection to the debtor of the creditor having the creditor identity.

36. (New)   A method of referring a telephone communication to one of a plurality of credit-counseling agencies based on creditor criteria, the method including the steps of:

storing telephone numbers of a plurality of credit-counseling agencies in memory accessible by a digital electrical computer;

obtaining creditor criteria for selecting one of the credit-counseling agencies;

storing said creditor criteria for access by said computer;

identifying creditor of a debtor;

selecting one of the credit-counseling agencies by accessing the criteria, applying the creditor criteria, and accessing one of the stored telephone numbers; and

connecting the debtor by telephone on an outbound communication path to the one of the stored telephone numbers corresponding to one of the credit-counseling agencies, .

37. (New)   The method of any one of claims 35 and 36, further including the steps of:

using Automatic Number Identification to detect a telephone number; and

associating the telephone number with debtor information.

38. (New)   The method of any one of claims 35 and 36, further including the steps of:

using Dialed Number Identification Service to detect a telephone number; and

associating the telephone number with creditor information.

39. (New)   The method of any one of claims 35 and 36, further including the

steps of:

receiving debtor-identifying information by telephony; and

communicating the information from said telephony to the creditor for tracking

debtor payment performance with said debtor-identifying information.

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40. (New)   The method of any one of claims 35 and 36, wherein the step of

connecting is carried out with the creditor being a bank.

41. (New)   The method of any one of claims 35 and 36, further including the

step of:

providing some of said credit-counseling agencies with call activity reporting by

means of a secure web site.

42. (New)   The method of any one of claims 35 and 36, further including the

step of:

providing the creditor with call activity reporting.

43. (New)   The method of any one of claims 35 and 36, further including the

step of:

providing a web site demonstration of said method.

44. (New)   The method of any one of claims 35 and 36, wherein the step of

selecting includes:

applying as said criteria a call routing triggered by a quantity of prior calls

respectively placed to the credit-counseling agencies.

45. (New)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the credit-counseling agencies.

46. (New)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day.

47. (New)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

applying as said criteria a call routing triggered by location of the debtor.

48. (New)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the credit-counseling agencies.

49. (New)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

applying as said criteria a default call routing triggered by a failure to make a first connection to one of the credit-counseling agencies.

50. (New)   The method of any one of claims 35 and 36, further including the steps of:

storing call referral information including number of calls and call duration data for each of said credit-counseling agencies; and

generating a report of said call referral information.

51. (New)   The method of any one of claims 35 and 36, further including the steps of:

storing call referral information including caller hang up data; and

generating a report of said call referral information.

52. (New)   The method of any one of claims 35 and 36, further including the steps of:

storing call referral information including attempted but uncompleted call connecting; and

generating a report of said call referral information.

53. (New)   The method of any one of claims 35 and 36, further including the step of:

generating a call referral report by time period for each of said credit-counseling agencies.

54. (New)   The method of claim 53, further including the step of:

including in the report an analysis of call referral activity by time of day.

55. (New)   The method of claim 53, further including the step of:

including in the report an analysis of call referral activity by day of week.

56. (New)   The method of claim 53, further including the step of:

including in the report an analysis of call referral activity by state of debtor.

57. (New)   The method of claim 53, further including the step of:

including in the report an analysis of uncompleted calls.

58. (New)   The method of any one of claims 35 and 36, further including the

step of:

generating a call referral report including a comparison of said credit-counseling

agencies.

59. (New)   The method of claim 58, further including the step of:

wherein the step of generating includes generating the call referral report

including the comparison of said credit-counseling agencies by a respective one of the

creditors.

60. (New)   The method of any one of claims 35 and 36, further including the

step of:

using Interactive Voice Response to associate the telephone number of the

debtor with the creditor information.

61. (New)   The method of any one of claims 34-36, further including:

generating a report comprising the criteria and an indication of communications

carried out according to the criteria.

62. (New)   A computer system programmed to implement a method for

referring a telephone communication to one of a plurality of credit-counseling agencies based

on creditor criteria, the computer system including:

a digital computer having a processor, the processor connected to store and

receive signals at a memory device, to receive input signals corresponding to input information

from an input device, to convert output signals into output information at an output device, the

processor programmed to control the digital computer to receive the input signals and to

process the input signals to produce the output signals in storing telephone numbers for a

plurality of credit-counseling agencies in memory accessible by said digital computer, storing

creditor criteria for selecting one of the credit-counseling agencies, identifying a debtor of the

creditor in response to a telephone communication, and selecting one of the credit-counseling

agencies by accessing the creditor criteria, applying the creditor criteria, and accessing one of

the stored telephone numbers to connect the debtor to the one of the stored telephone

numbers on an outbound communication path.

63. (New)   The computer system of claim 62, further including a telephone

controlled by said digital computer to connect the debtor by telephone to the one of the stored

telephone numbers.

64. (New)   A method of making a computer system to refer a telephone communication to one of a plurality of credit-counseling agencies based on creditor criteria, the method including the steps of:

providing a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, to convert output signals into output information at an output device; and

programming the processor to control the digital computer to receive the input signals and to process the input signals to produce the output signals in storing telephone numbers for a plurality of credit-counseling agencies in memory accessible by said digital computer, storing creditor criteria for selecting one of the credit-counseling agencies, identifying a debtor of the creditor in response to a telephone communication, and selecting one of the credit-counseling agencies by accessing the creditor criteria, applying the creditor criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers on an outbound communication path.

65. (New)   A computerized method of providing call referral activity reporting at an Internet address, the method including the steps of:

generating call referral data by receiving an inbound telephone communication from a debtor of a creditor in a manner sufficient to identify a referrer identity corresponding to the creditor, selecting which one of a plurality of credit-counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor referral criteria responsive to the creditor identity, and connecting the inbound communication to the one of the plurality of

the credit-counseling agencies on an outbound communication path in accordance with the

creditor referral criteria; and posting call referral data to the Internet web address.

       66. (New)   The method of any one of claims 35, 36, 65, further including the

step of:

       engaging accounting software to track compensation for the connecting.